

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-22934-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Candia S. Haynes  
aka Candia Skipper  
25 Freedom Place  
Jersey City, NJ 07305

Social Security No.:

xxx-xx-2188

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 6/27/18 and a confirmation hearing on such Plan has been scheduled for 8/22/18.

The debtor filed a Modified Plan on 8/17/18 and a confirmation hearing on the Modified Plan is scheduled for 9/26/18. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: August 21, 2018

JAN: lc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Candia S. Haynes  
 Debtor

Case No. 18-22934-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Aug 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2018.

db  
 517615020 +Candia S. Haynes, 25 Freedom Place, Jersey City, NJ 07305-4101  
 517615021 +Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658  
 517690025 CACH LLC, C/O RESURGENT CAPITAL SERVICES, GREENVILLE, SC 29602  
 CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517615024 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 517615028 +David Apothaker & Associates, 520 Fellowship Road, Mount Laurel, NJ 08054-3407  
 517662497 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 517615031 +HSBC/Cavalry SPV I LLC, P.O. BOX 81622, Salinas, CA 93912-1622  
 517615032 +KML Law Group P.C., 216 Hadden Ave, Ste 406, Collingswood, NJ 08108-2812  
 517615036 U S DEPT OF ED/GSL/ATL, PO BOX 4222, IOWA CITY, IA 52244  
 517636826 +U.S Department of Housing and, Urban Development, U.S Department of HUD,  
 451 7th Street S.W, Washington, DC 20410-0001  
 517708034 +U.S. Department of HUD, 451 7th Street S.W., Washington DC 20410-0001  
 517615040 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR,  
 FREDERICK, MD 21701)  
 517647482 +Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,  
 Eagan, MN 55121-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2018 23:34:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 21 2018 23:34:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsed@recoverycorp.com Aug 21 2018 23:41:12  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517615027 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Aug 21 2018 23:35:18  
 CREDIT COLLECTION SERV, 725 CANTON ST, NORWOOD, MA 02062-2679  
 517615022 +E-mail/Text: bankruptcy@cavps.com Aug 21 2018 23:34:50 Cavalry SPV I LLC,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321  
 517615023 +E-mail/Text: bankruptcy@cavps.com Aug 21 2018 23:34:50 Cavalry SPV I LLC,  
 500 Summit Lake Drive, Suite 400, PO BOX 520, Valhalla, NY 10595-0520  
 517615029 +E-mail/Text: bankruptcyntices@dcicollect.com Aug 21 2018 23:35:03 DIVERSIFIED CONSULTANT,  
 10550 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-0596  
 517615030 +E-mail/Text: bankruptcy@sccompanies.com Aug 21 2018 23:35:30 GINNY'S INC, 1112 7TH AVE,  
 MONROE, WI 53566-1364  
 517615033 E-mail/Text: camanagement@mtb.com Aug 21 2018 23:34:01 M & T BANK, 1 FOUNTAIN PLZ,  
 BUFFALO, NY 14203  
 517615034 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 21 2018 23:52:39  
 PORTFOLIO RECOV ASSOC, 120 CORPORATE BLVD STE 100, NORFOLK, VA 23502-4952  
 517615035 +E-mail/Text: bankruptcy@sw-credit.com Aug 21 2018 23:34:36 SOUTHWEST CREDIT SYSTE,  
 4120 INTERNATIONAL PKWY, CARROLLTON, TX 75007-1958  
 517617817 +E-mail/PDF: gecsed@recoverycorp.com Aug 21 2018 23:40:46 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517615026\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 517615025\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 517615037\* U S DEPT OF ED/GSL/ATL, PO BOX 4222, IOWA CITY, IA 52244  
 517615038\* U S DEPT OF ED/GSL/ATL, PO BOX 4222, IOWA CITY, IA 52244  
 517615039\* U S DEPT OF ED/GSL/ATL, PO BOX 4222, IOWA CITY, IA 52244

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 186

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@logs.com,  
njbankruptcynotifications@logs.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Candia S. Haynes rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5